

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2002

Nongroup Membership HMO Total	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year
As of 12/31/2001	1,529	530	1,669	65	3,625	282	999	564	9,128	44	4,228	2,404	2,503	2,222	29,792
As of 12/31/2002	1,691	613	1,924	89	4,279	335	1,035	685	10,165	89	4,687	2,714	2,523	2,706	33,535
CHANGE 12/31/01 to 12/31/02	162	83	255	24	654	53	36	121	1,037	45	459	310	20	484	3,743

Nongroup Membership PREFERRED PROVIDER Total	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year
As of 12/31/2001	254	65	159	107	367	45	82	70	1,101	114	471	249	240	196	3,520
As of 12/31/2002	246	61	178	81	349	30	68	68	1,051	86	468	232	258	195	3,371
CHANGE 12/31/01 to 12/31/02	(8)	(4)	19	(26)	(18)	(15)	(14)	(2)	(50)	(28)	(3)	(17)	18	(1)	(149)

Nongroup Membership MEDICAL Total	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year	Members at the end of the calendar year
As of 12/31/2001	3	3	0	(3)	3	0	1	0	4	0	1	2	0	1	18
As of 12/31/2002	3	2	1	0	2	0	1	0	5	0	1	0	3	2	20
CHANGE 12/31/01 to 12/31/02	0	(1)	1	3	(1)	0	0	0	1	0	0	(2)	3	1	2

Membership Totals	As of 12/31/2001	As of 12/31/2002	CHANGE	12/31/2001 MRKT SHARE	12/31/2002 MRKT SHARE	Percentage Change
HMO	29,792	33,535	3,743	89.4%	90.8%	1.4%
Pref Provider	3,520	3,371	(149)	10.6%	9.1%	-1.4%
Medical	18	20	2	0.1%	0.1%	0.0%
Totals	33,330	36,926	3,596			

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

HMO Total	MA Members as of 12/31/01	MA Members as of 12/31/02	MA MEMBER DIFFERENCE	12/31/2001 MARKET SHARE	12/31/2002 MARKET SHARE	Percentage Change
Aetna Health Inc.	269	257	(12)	0.8%	0.7%	-0.1%
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Basic Blue Direct) ²	15,961	16,239	278	47.9%	44.0%	-3.9%
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Blue Direct)	484	5,363	4,879	0.0%	14.5%	14.5%
CIGNA HealthCare of Massachusetts, Inc.	267	273	6	0.8%	0.7%	-0.1%
Fallon Community Health Plan, Inc.	933	924	(9)	2.8%	2.5%	-0.3%
Harvard Pilgrim Health Care, Inc. (Std. Plan)	2,333	2,727	394	7.0%	7.4%	0.4%
Harvard Pilgrim Health Care, Inc. (Alt. Plan)	7,241	5,401	(1,840)	0.0%	14.6%	14.6%
Health New England, Inc.	848	760	(88)	2.5%	2.1%	-0.5%
Tufts Associated HMO, Inc.	1,335	1,474	139	4.0%	4.0%	0.0%
United HealthCare of New England, Inc.	121	117	(4)	0.4%	0.3%	0.0%
HMO Total	29,792	33,535	3,743	89.4%	90.8%	1.4%

Nongroup Membership PREFERRED PROVIDER Total	MA Members as of 12/31/01	MA Members as of 12/31/02	MA MEMBER DIFFERENCE	12/31/2001 MARKET SHARE	12/31/2002 MARKET SHARE	Percentage Change
Aetna Life Insurance Company	16	14	(2)	0.0%	0.0%	0.0%
Blue Cross and Blue Shield of MA, Inc. (Blue Direct)	3,455	3,287	(168)	10.4%	8.9%	-1.5%
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Direct) ^{2,3}	0	29	29	0.0%	0.1%	0.0%
(The) Guardian Life Insurance Company of America	13	12	(1)	0.0%	0.0%	0.0%
John Aiden Life Insurance Company	1	3	2	0.0%	0.0%	0.0%
New England Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
United HealthCare Insurance Company	35	26	(9)	0.1%	0.1%	0.0%
Preferred Provider Total	3,520	3,371	(149)	10.6%	9.1%	-1.4%

Nongroup Membership MEDICAL Total	MA Members as of 12/31/01	MA Members as of 12/31/02	MA MEMBER DIFFERENCE	12/31/2001 MARKET SHARE	12/31/2002 MARKET SHARE	Percentage Change
Aetna Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
Gerber Life Insurance Company	3	1	(2)	0.0%	0.0%	0.0%
(The) Guardian Life Insurance Company of America	2	1	(1)	0.0%	0.0%	0.0%
John Aiden Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
(The) MEGA Life and Health Insurance Company	0	0	0	0.0%	0.0%	0.0%
New England Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
United HealthCare Insurance Company	13	18	5	0.0%	0.0%	0.0%
Medical Total ³	18	20	2	0.1%	0.1%	0.0%

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning November 1, 2001, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc.offered the noted plans on November 1, 2001.

³ Blue Cross and Blue Shield of Massachusetts, Inc. began offering Basic Blue Direct PPO as of November 1, 2002.